

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 201-549-2363  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
M&T Bank



Order Filed on December 19, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Uzziel Prudencio-Palmero,  
  
Debtors

Case No.: 23-11819 ABA


Hearing Date: 11/7/2023 @ 10:00 a.m.

Judge: Altenburg, Andrew B. Jr.

### CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

DATED: December 19, 2023

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Uzziel Prudencio-Palmero

Case No: 23-11819 ABA

Caption of Order: CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY

This matter having been brought before the Court by John D. DiCiurcio, Esquire appearing for Debtor and Denise Carlon., attorneys for Secured Creditor, M&T BANK,

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property known as 406 United States Avenue, Lindenwold NJ 08021, is hereby **REINSTATED**; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make an immediate payment of \$5,192.88 to cure default (7/1/23 to 11/1/23 @ \$1,061.61 less suspense of \$115.17); and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond and that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$888.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

I hereby agree and consent to the above terms and conditions:

Dated: 12-1-23

  
John D. DiCiurcio, Attorney for DEBTOR

I hereby agree and consent to the above terms and conditions:

Dated: 11/27/2023

/s/ Denise Carlon, Esquire

Denise E. Carlon, Attorney for SECURED CREDITOR

In re:  
Uzziel Prudencio-Palmero  
Debtor

Case No. 23-11819-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 19, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2023:

Recip ID	Recipient Name and Address
db	+ Uzziel Prudencio-Palmero, 406 United States Ave, Clementon, NJ 08021-2645

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian C. Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John D. DiCiurcio	on behalf of Debtor Uzziel Prudencio-Palmero diciurciowmpa@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 19, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6